- (b) Moratorium on Fee Increases.—
- (1) IN GENERAL.—During the 1-year period beginning on the date of enactment of this Act, no depository institution may increase the overdraft coverage fees or charges assessed on transaction accounts for paying a transaction (including a check or other debit) in connection with an overdraft or for non-sufficient funds.
- (2) DEFINITIONS.—As used in this section, the terms "depository institution", "overdraft", "overdraft coverage fee", "transaction account" and "nonsufficient fund fee" have the same meanings as in section 103(cc) of the Truth in Lending Act, as added by this Act.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 314—DESIGNATING THE WEEK BEGINNING OCTOBER 18, 2009, AS "NATIONAL CHARACTER COUNTS WEEK"

Mr. DODD (for himself, Mr. Grassley, Mr. Brown, Mr. Enzi, Mr. Casey, Mr. Alexander, Mr. Levin, Ms. Murkowski, Mr. Rockefeller, Mr. Inhofe, Mr. Lieberman, Mr. Brownback, Mr. Johnson, Mr. Cornyn, Ms. Stabenow, and Mr. Pryor) submitted the following resolution; which was considered and agreed to:

S. RES. 314

Whereas the well-being of the United States requires that the young people of this Nation become an involved, caring citizenry of good character;

Whereas the character education of children has become more urgent, as violence by and against youth increasingly threatens the physical and psychological well-being of the people of the United States;

Whereas more than ever, children need strong and constructive guidance from their families and their communities, including schools, youth organizations, religious institutions, and civic groups;

Whereas the character of a nation is only as strong as the character of its individual citizens:

Whereas the public good is advanced when young people are taught the importance of good character and the positive effects that good character can have in personal relationships, in school, and in the workplace;

Whereas scholars and educators agree that people do not automatically develop good character and that, therefore, conscientious efforts must be made by institutions and individuals that influence youth to help young people develop the essential traits and characteristics that comprise good character:

Whereas although character development is, first and foremost, an obligation of families, the efforts of faith communities, schools, and youth, civic, and human service organizations also play an important role in fostering and promoting good character;

Whereas Congress encourages students, teachers, parents, youth, and community leaders to recognize the importance of character education in preparing young people to play a role in determining the future of the United States;

Whereas effective character education is based on core ethical values, which form the foundation of democratic society:

Whereas examples of character are trustworthiness, respect, responsibility, fairness, caring, citizenship, and honesty;

Whereas elements of character transcend cultural, religious, and socioeconomic differences; Whereas the character and conduct of our youth reflect the character and conduct of society, and, therefore, every adult has the responsibility to teach and model ethical values and every social institution has the responsibility to promote the development of good character:

Whereas Congress encourages individuals and organizations, especially those that have an interest in the education and training of the young people of the United States, to adopt the elements of character as intrinsic to the well-being of individuals, communities, and society;

Whereas many schools in the United States recognize the need, and have taken steps, to integrate the values of their communities into their teaching activities; and

Whereas the establishment of "National Character Counts Week", during which individuals, families, schools, youth organizations, religious institutions, civic groups, and other organizations focus on character education, is of great benefit to the United States: Now, therefore, be it

Resolved, That the Senate-

- (1) designates the week beginning October 18, 2009, as "National Character Counts Week"; and
- (2) calls upon the people of the United States and interested groups—
- (A) to embrace the elements of character identified by local schools and communities, such as trustworthiness, respect, responsibility, fairness, caring, and citizenship; and
- (B) to observe the week with appropriate ceremonies, programs, and activities.

AMENDMENTS SUBMITTED AND PROPOSED

SA 2692. Mr. HARKIN (for himself and Mr. ENZI) proposed an amendment to the bill S. 1793, to amend title XXVI of the Public Health Service Act to revise and extend the program for providing life-saving care for those with HIV/AIDS.

SA 2693. Mrs. LINCOLN submitted an amendment intended to be proposed by her to the bill S. 1776, to amend title XVIII of the Social Security Act to provide for the update under the Medicare physician fee schedule for years beginning with 2010 and to sunset the application of the sustainable growth rate formula, and for other purposes; which was ordered to lie on the table.

TEXT OF AMENDMENTS

SA 2692. Mr. HARKIN (for himself and Mr. ENZI) proposed an amendment to the bill S. 1793, to amend title XXVI of the Public Health Service Act to revise and extend the program for providing life-saving care for those with HIV/AIDS; as follows:

On page 5, line 14, strike "In" and insert "in".

On page 7, line 12, add "and" at the end.

- On page 7, line 24, strike "(vi)" and insert "(C)" and realign the margin accordingly.
- On page 8, line 1, strike "(g)" and insert "(d)".
- On page 26, line 5, insert "section" after "in".
- On page 26, line 6, strike "(c)(A)" and insert "(c)(4)(A)".
- On page 26, line 13, strike "(c)" and insert "(c)".
- On page 31, line 24, strike "(a)" and insert "(1)" and realign the margin accordingly.
- On page 31, line 26, strike "(b)" and insert "(2)" and realign the margin accordingly.

On page 42, line 13, strike "subpart" and insert "part".

On page 46, line 24, strike "subpart" and insert "part".

On page 47, line 10, strike "subpart" and insert "part".

On page 48, strike lines 1 through 8, and insert the following:

"(a) LIABILITY OF MEDICAL FACILITIES, DESIGNATED OFFICERS, PUBLIC HEALTH OFFICERS, AND GOVERNING ENTITIES.—This part may not be construed to authorize any cause of action for damages or any civil penalty against any medical facility, any designated officer, any other public health officer, or any governing entity of such facility or officer for failure to comply with the duties established in this part."

On page 48, line 9, strike "subpart" and insert "part".

On page 48, line 13, strike "subpart" and insert "part".

On page 48, line 20, strike "subpart" and insert "part".

On page 49, line 18, strike "subpart" and insert "part".
On page 49, line 23, strike "subpart" and

On page 49, line 23, strike "subpart" and insert "part".

On page 50, line 1, strike "subpart" and in-

sert "part".

On page 50, line 2, strike "subpart" and insert "part".

On page 50, line 5, strike "subpart" and insert "part".

SA 2693. Mrs. LINCOLN submitted an amendment intended to be proposed by her to the bill S. 1776, to amend title XVIII of the Social Security Act to provide for the update under the Medicare physician fee schedule for years beginning with 2010 and to sunset the application of the sustainable growth rate formula, and for other purposes; which was ordered to lie on the table; as follows:

At the end, add the following:

SEC. _____. REDUCTION IN TARP FUNDS TO OFF-SET THE COSTS OF THE PAYMENT UPDATE FOR MEDICARE PHYSI-CIANS' SERVICES.

Paragraph (3) of section 115(a) of the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5225) is amended by striking "\$1,244,000,000" and inserting "\$251,244,000,000".

RYAN WHITE HIV/AIDS TREAT-MENT EXTENSION ACT OF 2009

Mr. BROWN. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of Calender No. 182, S. 1793.

The PRESIDING OFFICER. The clerk will report the bill by title.

The legislative clerk read as follows: A bill (S. 1793) to amend title XXVI of the Public Health Service Act to revise and extend the program for providing life-saving

There being no objection, the Senate proceeded to consider the bill.

care for those with HIV/AIDS.

Mr. HARKIN. Mr. President, today marks an important milestone in our ongoing national effort to combat HIV and AIDS. Twenty-eight years ago, the Centers for Disease Control and Prevention issued its first warning about the disease we now know as AIDS. Today, we are approving the fourth extension of the Ryan White CARE Act, comprehensive legislation first enacted